

Serial No.: 10/604,500
Attorney Docket No.: F-728

Patent

REMARKS

1. Status of Claims

Claims 1-20 were pending in the Application. Applicants have amended claims 1, 2, 3, 6, 17 and 19 and canceled claims 4-5 and 11-15 without prejudice or disclaimer. Applicants have added new claims 21-27. Applicants respectfully request entry of the above amendments and consideration of the enclosed remarks. Applicants submit that no new matter is added. Accordingly, claims 1-3, 6-10 and 16-27 will remain pending.

2. Claim Rejections

Starting on page 2 of the Office Action, the Examiner rejected claims 1-3, 6-8, 11-13 and 16-20 under 35 U.S.C. 103(a) as allegedly rendered obvious by U.S. Patent Application Publication 2003/0061358 by Piazza, et al. ("Piazza '358") in view of U.S. Patent No. 6,052,671 to Crooks, et al. ("Crooks '671").

Applicants respectfully traverse the rejection. However, solely in order to expedite prosecution, Applicants have amended claims 1, 2, 3, 6, 17 and 19 and canceled claims 11-13 and the rejection is moot.

Regarding the Piazza '358 reference, Applicants respectfully reserve the right to challenge the availability of specific portions of the reference as prior art based upon the underlying provisional application that appears to be significantly different at least in format to the published application cited.

The Examiner noted on page 4 of the office Action that the identity of the party requesting the information was not specified. Accordingly, as presently claimed, the charge-back billing system interacts with financial institutions and vendors.

Furthermore, on page 4 of the Office Action, the Examiner noted that shipping systems were not previously claimed (although previous claim 17 did recite such systems), present claim 1 is directed to processing shipping charges.

Applicants respectfully resubmit that as indicated by the cited portions of Piazza '358, there is no contemplation of requesting detail information after receiving

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an indication of the charge by referring to the indication that may include a shipment tracking number.

With respect to claim 2, Applicants respectfully submit that the cited references do not teach tracking which charges were included on a particular generated bill. It is not inherent as the Examiner may suggest that Piazza would perform such tracking as it is described and more likely that separately billing certain charges is not contemplated.

Similarly, with respect to claim 3, Applicants respectfully submit that the cited references do not teach tracking payment of particular charges of a bill separately as they do not suggest that capability.

Regarding claim 18, Applicants respectfully submit that the cited references clearly do not teach or suggest translating detail records into a common charge format, but suggest merely reformatting presentation of existing data fields.

The associated dependent claims and related similar claims are patentable over the cited references for at least the reasons described above.

Regarding claim 6 and any associated dependent claims, Applicants respectfully submit that the cited references do not teach or suggest at least:

providing access to the aggregated augmented detail information
to the first user before the associated billing cycle of the respective
financial institution;

receiving selection data from the first user for the aggregated
detail information including charge-back fields related to the first user;
and

generating a bill based upon the selection data before the
associated billing cycle of the respective financial institution.

Accordingly, Applicants respectfully request that the Examiner withdraw the rejection.

Starting on page 2 of the Office Action, the Examiner rejected claims 4-5, 9-10 and 14-15 under 35 U.S.C. 103(a) as allegedly rendered obvious by U.S. Patent Application Publication 2003/0061358 by Piazza, et al. ("Piazza '358") in view of U.S.

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Patent No. 6,052,671 to Crooks, et al. ("Crooks '671"), and in further view of Barron's Dictionary of Computer Terms, 6th edition.

Applicants respectfully traverse the rejection. However, solely in order to expedite prosecution, Applicants have amended claim 6 and canceled claims 4-5 and 14-15 and the rejection is moot.

The rejected claims are patentable for at least the same reasons as described above with reference to the related independent claims

Accordingly, Applicants respectfully request that the Examiner withdraw the rejection.

Accordingly, Applicant submits that the invention as presently claimed in claims 1-3, 6-10 and 16-27 is in condition for allowance.

3. Conclusion Of Remarks

For at least the reasons stated above, it is respectfully submitted that the claims of this application are in condition for allowance and early and favorable action thereon is requested.

If the Examiner believes that additional issues may be resolved by a telephone interview, the Examiner is respectfully urged to telephone the undersigned attorney for Applicant at (203) 924-3180.

4. Authorization

No fee is believed due with this Amendment. However, the Commissioner is hereby authorized to charge any additional fees which may be required for the response or credit any overpayment to the Pitney Bowes, Inc. Deposit Account Number 16-1885, Order No. F-728.

In the event that an extension of time or additional extension of time is required to make this response timely filed, the Commissioner is requested to grant a petition for that extension of time which is required to make this response timely. The

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Commissioner is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an extension of time to the Pitney Bowes, Inc. Deposit Account Number 16-1885, Order No. F-728.

Respectfully submitted,



George M. Macdonald
Reg. No. 39,284
Attorney of Record
Telephone (203) 924-3180
PITNEY BOWES INC.
Intellectual Property and Technology Law Department
35 Waterview Drive, P.O. Box 3000
Shelton, CT 06484-8000